

80th RTT Orientation Follow Up Benefits and GI Bill Fact Sheet

This document has been prepared to respond to some of the questions asked of Human Resources since the October 1, 2011 RTT Orientation Session in New Braintree.

1. Creditable Service for Retirement – Several candidates have inquired about the rules for carrying over their years of service from other state or municipal employers for retirement purposes.

- Creditable service for retirement differs from the prior service credit applied to your years of service for vacation accrual purposes.
- The *Prior Service Questionnaire* that you received at Orientation should be remitted to your current or former state/municipal employer and returned to us for vacation accrual purposes. The *Prior Service Questionnaire* document has been posted to this website for your convenience.
- To receive a State Police pension, you must retire under Group 3. Group 3 applies only to sworn State Police officers.
- Group 3 retirement means that after 20 years of creditable service as a State Police officer you become eligible to collect 60% of your last year's salary as a sworn member of the Department – with limited taxation – upon retirement.
- The maximum attainable Group 3 retirement percentage is 75%. Once you reach the 60% threshold after 20 years of creditable service as a sworn State Police officer, you can earn an additional 3% for each year of creditable service up to 25 years.
- If you have other forms of creditable service, such as qualifying military service that you have "bought back" or creditable service within other approved contributory retirement systems such as MTRS or the Mass Port Authority (link: <http://www.mass.gov/mtrs/9general/9othmcrcs.htm>), you may apply up to 5 of those years to your 20 years of sworn State Police service to reach the 25 year maximum.

| Years of Service | Benefit Rate Percentage |
|------------------|-------------------------|
| 20 | 60% |
| 23 | 69% |
| 25 | 75% |

- For specific questions about your retirement profile, contact the State Board of Retirement at (617) 367-9333.

2. Dental and Vision Coverage – Several candidates wondered if we accidentally omitted selection forms for dental and vision coverage. We did not. Generally, dental and vision coverage is a benefit associated with union membership. Therefore, non-unionized State Police Trainees do not have a dental and vision coverage option. However, some of the GIC health insurance plans offer limited vision benefits. If such coverage is very important to you and your family, please look at the various plan options carefully. Select the plan that best meets your needs. Again, new health insurance coverage for all 80th RTT Trainees will become effective on January 1, 2012. Reminder: if you are *transferring* into this Department from another state agency, your GIC coverage will not be interrupted when you are appointed to a State Police Trainee position. If you have GIC coverage currently but do not work for a state agency, please feel free to contact us on the RTT Information Line at (508) 820-2292 or via email at hr@pol.state.ma.us with your specific questions.

3. GI Bill – Several candidates have asked for clarification of how to ensure their receipt of GI Bill benefits while in the Academy. Here are the action steps you must take:

- If you have a Certificate of Eligibility for the Post 9/11 GI Bill, other Montgomery GI Bill or REAP Programs, you may send it to us by fax to (508) 820-2211 - Attn: GI Bill or via email to hr@pol.state.ma.us.
- If you have been using your GI Bill benefits to attend school or another OJT/Apprenticeship program and want to transfer your eligibility to the State Police Academy, complete VA Form 22-1995 (Change of Program) online via VONAPP. You may click the following link to do so:
https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal;EBEN_JSESSIONID=7B7QTLJfb6BFJKyyJhL2ZTGGTqvLn4pvv55hv19WswgGHhtGCs2b!767847213!286276652?nfpb=true&nfxr=false&pageLabel=Vonapp.
- Type www.ebenefits.va.gov or www.gibill.va.gov in your browser's address bar if the link does not work for you, or download the hard copy of VA Form 22-1995 from our 80th RTT site if you opt to mail it to the VA.
- Note: *We can mail the completed 22-1995 form to the VA for you if you wish, but it will delay processing of your claim. Therefore, you are strongly encouraged to apply online.*
- If you intend to use your veteran's education benefits while in the Academy, but you have not been enrolled in an academic or OJT/Apprenticeship program elsewhere, complete VA Form 22-1990E (Application for VA Education Benefits). Use the link or web addresses above to complete the 22-1990 form. The hard copy version of VA Form 22-1990 has been posted to our website in case you prefer to mail it to the VA Regional Processing Center in Buffalo. See the note above about choosing to have us send the form to Buffalo for you.

- The State Police Academy is an approved OJT/Apprenticeship training program in the Non-College Degree category. State Police Human Resources acts as the Certifying Official for this OJT/Apprenticeship training program. We are not part of the VA system so we cannot process veteran's education benefits claims. What we do is certify your enrollment in the State Police Academy once the RTT begins and your eligibility for veteran's education benefits has been confirmed by the VA. This is the same role played by a college Registrar's Office when you use your benefits at a higher education institution.
- *Note to Experienced Claimants:* If you have used W.A.V.E. to verify your enrollment in the past, it will not be necessary for you to do so while collecting Post 9/11 GI Bill benefits in the Academy. We will handle the enrollment verification for you.
- Because we are not part of the VA, we do not receive notice from them when you apply for benefits. We will not know that your enrollment must be certified unless you advise us that you have submitted your claim to the VA. Therefore, notify us via email to hr@pol.state.ma.us or by fax to (508) 820-2211 when you submit either the 22-1990 or 22-1995 to the VA. Again, we will not be aware that you have begun the veteran's education claims process if you do not inform us that you have.
- Post 9/11 GI Bill, other Montgomery GI Bill and REAP benefits are not limited to use while in the Academy. Our OJT/Apprenticeship designation means you can collect veteran's education benefits after graduation. Most veterans are eligible for 36 months of benefits, and all 36 months may be collected while on the job as long as the VA continues to verify your eligibility.
- *Note to Post 9/11 GI Bill Users:* The Basic Allowance for Housing (BAH) zip code reference for the Academy is **01531**. If you are using an online calculator to determine the amount you will receive, you must enter the Academy zip code to obtain an accurate figure. Upon graduation, the BAH zip code reference will change to the General Headquarters postal code of **01702**. You must enter the General Headquarters zip code into the calculator if you want to accurately assess your post-graduation compensation rate.

We hope this follow up fact sheet is useful for you. We will be present on Day 1 of the 80th RTT to check the forms you will return for accuracy and to answer additional questions. Of course, you may continue to reach out to us at (508) 820-2292 or at hr@pol.state.ma.us with any of your questions or concerns. Thank you.